



## MARGOLIN, WEINREB & NIERER, LLP

C. LANCE MARGOLIN, ESQ. ALAN WEINREB, ESQ. CYNTHIA A. NIERER, ESQ.

---

July 30, 2024

Via ECF

Honorable Cecelia G. Morris  
US Bankruptcy Court  
Southern District of New York  
355 Main Street  
Poughkeepsie, NY 12601-3315

Re: **Bildad Laurent and Ronald Kerlande Laurent**  
**Chapter 13 / Case No. 23-22951-cgm**  
**Loss Mitigation Status Letter**

Dear Judge Morris:

Our office represents Wilmington Savings Fund Society, FSB, as trustee of Upland Mortgage Loan Trust A (the "Creditor") in the above-referenced bankruptcy case including the Debtor's request for loss mitigation for the property located at 204 North Terrace Avenue, Mount Vernon, New York 10550 (the "Property").

As a follow-up to the Loss Mitigation Status hearing held on July 24, 2024, the Debtors filed a Motion to Sell the Property and Creditor filed Opposition to the Motion as the sales price would not payoff Creditor's lien in full. Creditor has reviewed a proposal submitted by the Debtors to resolve the Motion and has consented to its terms..

Should you have any questions, please feel free to contact this office. Thank you.

Respectfully,  
/s/ Andrew Goldberg, Esq.  
Andrew Goldberg, Esq.  
516.921.3838 ext. 326  
[andrew@nyfclaw.com](mailto:andrew@nyfclaw.com)

cc: H. Bruce Bronson, Jr., Esq. (via ECF)

---

WE ARE A DEBT COLLECTOR AND ARE ATTEMPTING TO COLLECT A DEBT.  
ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.